

Nicaragua

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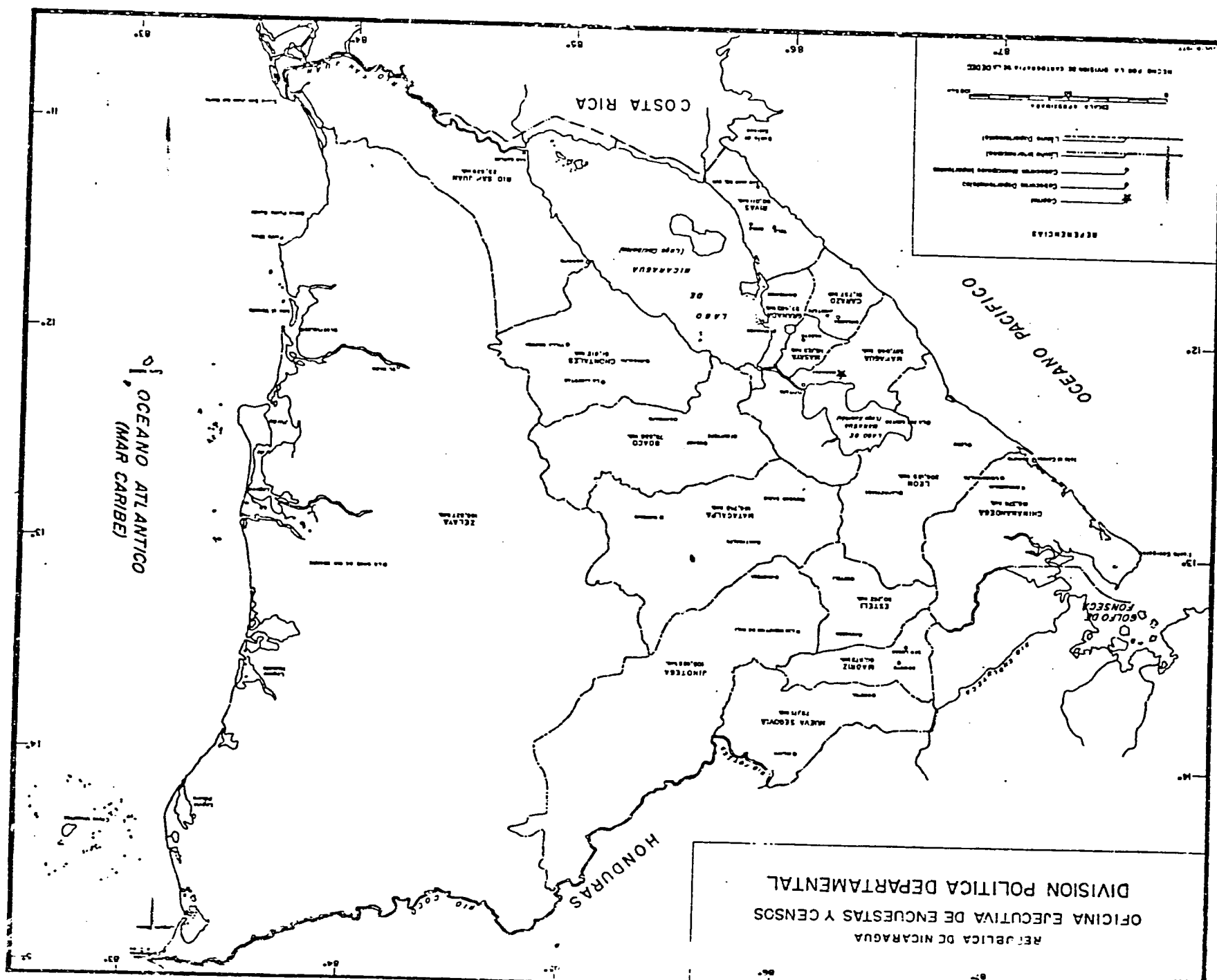
A SURVEY ON WOMEN'S ORGANIZATIONS

IN NICARAGUA

1978

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GEOGRAPHY OF NICARAGUA

The Republic of Nicaragua is situated in the center of the Central American Isthmus which serves as a gigantic bridge linking North and South America; its coasts are splashed with waves from the Caribbean and the Pacific Ocean.

The shape of its territory is that of an irregular trapezoid whose sides have the following dimensions: 450 kms. on the Caribbean coast; 305 kms. on the Pacific coast; 530 kms. along the border with Honduras, and 220 kms. along the border with Costa Rica, which gives it a total area of 130,000 kms.², making it the largest of the Central American Republics.

At the time of its independence from Spain in 1821, Nicaragua's territory was even larger, in accordance with the "Uti possidetis juris" principle of 1821, but, as a result of internal wars caused by rivalries between the cities of León and Granada over the control of power, and the lack of energy and diligence of its leaders to defend its territory, it has been reduced considerably due to a misunderstood Central American friendship.

Nicaragua has a population of over 2,300,000. Its capital is Managua with a population of 500,000. Managua has been destroyed by two earthquakes, one in 1931 and the other in 1972. Other important cities are: León, Granada, Chinandega, Masaya, Matagalpa, Estelí, Bluefields, Jinotega, Jinotepe, Rivas, Juigalpa and Boaco.

Nicaragua is a predominantly agricultural country. Its important products are: cotton, coffee, sugar cane, corn, rice, bananas, sorghum

and sesame, of which the first four products are exported and constitute a source of foreign exchange. Nicaragua also exports meat, seafoods and a little gold.

For the studious naturalist, Nicaragua constitutes a very interesting field, for within its territory are the fauna and flora found in the northern part of the continent, intermingling with the fauna and flora of the southern part of the hemisphere.

The Central American Common Market, which should have promoted the industrial sector, has not been taken full advantage of by the Nicaraguan industrialists and, as a result, foreign capital and technology have not come to Nicaragua to promote its industry, as had been expected, and preference has been given to other countries in the area.



Where the Indian tribes were found at the time of Columbus

A BRIEF HISTORY OF NICARAGUA

The Pacific zone was inhabited by the Mangles and the Niquiranos Indians who lived in the Isthmus of Rivas. An invasion of Chorotega Indians came from Mexico when they were driven out by the Olmecas. The Chorotegas joined the Mangles and formed two groups: the Nagrandanos, who lived in the west, and the Dirianes who lived between the two lakes.

The Atlantic sector was inhabited by the Miskitos, the Zumos and the Ramas, and the center by the Matagalpas and the Chontales. (See map on preceding page).

These were the tribes that inhabited the country when Christopher Columbus, on his fourth and last trip, landed on the coast of Nicaragua at Cabo Gracias a Dios, the name he gave it upon disembarking there, at the mouth of the Coco River after a storm, on September 12, 1502. Later, sailing south, he arrived at the mouth of the Rio Grande, or the Río del Desastre (Disaster River), as Columbus called it because he had lost a boat in its waters. It was here that the Spaniards, for the first time, saw gold ornaments hanging from the necks of the natives and, when asked in "sign-language" about the origin of the coveted metal, they answered that they extracted it from a mountain called Amerrisque, which the Spaniards pronounced as America. And the news reached Spain that there was gold in America -- a corruption of Amerrisque -- and from it, according to some authors, comes the word America.

On the Pacific side, Gil González de Avila, sailing out of Panama, discovered Lake Nicaragua in 1521. He called it Mar Dulce (Freshwater Sea) because it had high and low tides. He also discovered the site (now Rivas) inhabited by the Caciques Diriangén and Nicarao (from whom Nicaragua gets its name), and fought a desperate battle against them. He returned to Panama in June 1523.

Later, Pedrarias Dávila, Governor of Panama, sent Francisco Hernández de Córdoba who founded the cities of León and Granada in 1524. Hernández

de Córdoba became allied with Hernán Cortéz, who was claiming Nicaragua from the north. Pedrarias came to Nicaragua, imprisoned Hernández de Córdoba and had him decapitated. In 1527 he was appointed the first Governor of Nicaragua.

Nicaragua continued to be under Spanish rule until September 15, 1821 at which time it obtained its independence, together with the other Central American countries which, at that time, formed the Capitanía General de Guatemala.

After its independence, Central America formed part of the Mexican Empire, but its cessation came shortly after the fall of Emperor Agustín Iturbide, and the confederation called Provincias Unidas del Centro de América was formed. It later became completely independent in 1825 having adopted the republican system with its three powers -- the executive, legislative and judicial -- the system which prevails to this date.

Nicaraguans are a mixture of Spanish and Indian blood. However, one-hundred-per-cent Indians are still found in the rural areas of the country and in the barrios of Monimbó in Masaya and Subtiava in León. The Indians are called "criollos". A large percentage of the population on the east coast of Nicaragua is black. They originated from Jamaica and speak English. The official language of Nicaragua is Spanish

A BRIEF BACKGROUND OF WOMEN IN NICARAGUA

Nothing is known about the situation of women in Nicaragua before the Spaniards came. All that is known about the life and customs of the indians comes from the writings of the conquerors. From the time of the conquest, to this day, women have lived in a state of submission to men. The percentage of couples who unite in marriage is not very high in the rural areas. The same is true of the marginal barrios of the cities where common-law marriage, or concubinage, is common. Women are frequently abandoned by their "husbands" and the responsibility of raising a family falls entirely on their shoulders, thereby, constituting a true matriarchate.

Women in Nicaragua obtained suffrage rights in 1955, making this their greatest conquest of the last 23 years.

The promulgation of the Labor Code in January 1945, granted a series of social benefits to women -- such as pre- and post-natal rest -- but there is still need for much more in order for women to obtain equal status with men.

Higher education had been exclusively for men; however, in the last twenty years, young women from the urban areas are attending the university in larger numbers each year.

According to a recent study, "The Occupational Structure of the Woman Labor Force in Nicaragua 1950-1977" (Spanish), in 1950 women represented 14% of the economically active population in Nicaragua. By

1977 they reached 28.6%. The Pacific region of Nicaragua, which is the most densely populated, accounted for 68.2% of the economically active female population in 1950, but by 1977 it increased to 78.9%. This is due, mainly, to the concentration of women in the economically active urban area, which is in the Pacific zone of the country. (10).

LEGISLATIVE DECREE NO. 101 CREATING THE WOMEN'S OFFICE

- Art. 1 - "THE WOMEN'S OFFICE" is created, under the Ministry of Labor.
- Art. 2 - This Office shall be under the charge of a Director General, preferably a woman, holding a university degree and qualified for the position, and of the personnel that the Ministry of Labor considers necessary for the good performance of the same.
- Art. 3 - The functions of the Women's Office shall be the following:
- a) Promote the full development of women, through educational and cultural campaigns and all kinds of human promotion programs;
 - b) Promote the development of women's organizations, sponsor national and international events where matters related to women are discussed and cooperate with these organizations in those that are held in other countries; propose candidates to represent the Government of Nicaragua before the the Commissions of international organizations relating to women;
 - c) Promote, through educational campaigns, the harmony and stability of the home;
 - d) Protect the security and well being of women, by investigating their real situation and by the observance of the laws that protect them;
 - e) Publish the laws that guarantee the specific rights of women;
 - f) Help women to obtain better paid employment and protect them against all types of social and economic discrimination because of sex, and
 - g) Provide free legal advice to women who request it because of lack of economic resources.
- Art. 4 - For the financial support of this Office, the Executive Power will include the necessary amounts in the corresponding Projects of the General Budget of the Republic.

Art. 5 - The present Law shall enter into effect upon its publication
in "La Gaceta", Official Daily.

Given in the Hall of Sessions of the Chamber of Deputies. Managua, D.N.,
December third of the year nineteen hundred and seventy-five.

Signatures

Legislative Decree No. 101 was published in "La Gaceta", Official Daily
No. 292 on December 23, 1975 - "International Women's Year".

A SURVEY ON WOMEN'S ORGANIZATIONS IN NICARAGUA

INTRODUCTION

In order to enable the Women's Office, under the Ministry of Labor, to provide effective assistance to women's associations, and women as a whole, in Nicaragua, it is necessary for it to know where the women's associations and/or groups are located; what their objectives are, their accomplishments or lack of them, their problems and needs.

The U.S. AID Mission in Nicaragua agreed to assist the Women's Office in this respect. A questionnaire was designed, jointly, by the Women's Office and USAID/Nicaragua.

Since it had been planned to distribute the questionnaires through department heads of Nicaraguan Government entities working with women's groups, Dr. Norma Gutierrez C., Director of the Women's Office, prepared a cover letter to accompany each of the packages of questionnaires which she, personally, delivered to them. A letter was also attached to each questionnaire outlining the purpose of the study and requesting that it be completed and returned, in an attached self-addressed envelope, to the Women's Office. All of the department heads of the Nicaraguan Government entities visited promised their full cooperation in the distribution of the questionnaires. The same method was used for the Nicaraguan private institutions, as well as international agencies which work with women's groups in the country. They, too, offered their cooperatio

Almost 900 questionnaires were distributed during August and early September 1978. The questionnaires were to reach women's associations and/or groups in every Departamento of Nicaragua in order to

make this a good representative country-wide study. It was expected that a minimum of 200 questionnaire returns would be easily obtained. In the plans, also, were personal visits to any of the country's areas not covered in order to distribute additional questionnaires and for follow-up purposes, where necessary. See Annexes 1, 2 and 3.

Unfortunately, the worst political struggle in Nicaragua's history broke out almost immediately after the questionnaires had been distributed. This, of course, affected the completion and return of the questionnaires and it was not considered safe to travel to any of the communities in the country. Only telephone and written follow-up was possible. Therefore, no personal interviews were made with any of the groups and, in spite of the fact that the questionnaire return deadline date was extended for a full sixty days, the total number of returns totalled 144 associations and/or groups. For the purpose of this study, organizations having more than 50% women members, are considered women's organizations.

COVERAGE OF WOMEN'S ASSOCIATIONS AND/OR GROUPS IN THIS STUDY

The 144 women's associations and/or groups included in this study represent a total of 9,372 members, of which 8,332 are women and 1,040 are men. The Departamento of Managua, where the capital city is located, and which is the most densely populated, reports a total of 5,717 members of which, only 10% are men. Zelaya, on the Atlantic coast and considered the most remote Departamento of Nicaragua, reports the second-largest number of members: 699, of whom only 7 are men. In third place is the Departamento of Chinandega, located in the northwest Pacific coast, reporting a total of 522 members, of whom only 45 are men.

The Departamento of Chontales ranks fourth with 469 members, of whom 230 (almost 50%) are men. This is the only Departamento reporting such a high percentage of male membership. Leon follows the Departamento of Chontales with 403 members, of whom 65 are men.

The other ten Departamentos included in this study report less than 400 members, with the exception of Boaco and Nueva Segovia, which report less than 100 members. No information is available for the Departamentos of Jinotega and Rio San Juan. Therefore, this study includes information on women's associations and/or groups on fourteen of the sixteen Departamentos of Nicaragua. See Chart No. 1

The total female membership reported for the entire country (except Jinotega and Rio San Juan) is 8,332. Taking the country's female economically active population over ten years of age into account, which

according to the Employment Census for 1977 published by the Oficina de Encuestas y Censos de Nicaragua, is 800,790, this represents slightly over 1% of the economically active population. See Chart No. 2. This may mean that Nicaragua has just begun to tap women's great potential for active integration into its economic and social structure. It must be remembered, however, that this can only be considered a random sample survey because of the inability to obtain more data, especially from some of the Departamentos, due to the political turmoil mentioned above, but it is considered that the coverage of the more densely populated areas is fairly representative.

THE UPWARD TREND OF WOMEN'S ASSOCIATIONS

Before the devastating earthquake of December 1972, which destroyed approximately 600 city blocks of the capital city and caused about ten thousand deaths, very little activity is noted insofar as women's organizations is concerned, especially in the public sector. The private sector was almost equally dormant.

The information obtained from the 144 women's associations and/or groups reports the promising and interesting increase in the trend in organizing women for the purpose of having small groups work together toward a common goal.

For example, from 1936 through 1958, a lapse of twenty-two years, only 8 women's private voluntary associations were organized; this is hardly a start, but, during the same period, no women's groups were

started in the public sector.

Nothing happened during the following two years, for it was not until 1960 that 1 women's organization under the public sector appeared, then, again, complete inactivity through 1967. In the private sector 6 new associations were founded between 1960-1967 -- an average of 1 than one a year.

Sudden activity in forming women's groups in the public sector : seen between 1968-1970, when ten groups (housewives' clubs) were started; none is reported during 1971; 6 in 1972; 2 in 1973; 7 in 1974; 11 in 1975; 10 in 1976; 21 in 1977 and an increase to 35 during 1978.

The women in the private sector report only 4 new associations between 1968-1973. Beginning in 1974, the upward trend is evident. During 1974-1975, 3 new associations were formed each year; in 1976, which is the record year for women's private organizations, 8 new associations are started; 1977 brought 5 more, but, during 1978, there was a notable drop in the pattern. The latter may be due to the political unrest of 1978. See Chart No. 3.

Going back to women's groups in the public sector and their upward trend, it can be stated that this has just begun. The Government of Nicaragua has organized groups (housewives' clubs, 4-H clubs, etc.) under the Ministries of Agriculture, Health and Education and some of its autonomous agencies. The Instituto Nacional de Tecnologia Agropecuaria (INTA) has organized groups in every region of the country and if the Instituto de Bienestar Campesino's (INVIERNO) projected program

is implemented in 1979, it is expected that additional women's groups will be started in approximately 200 rural communities. This is most encouraging, for it is the campesino women who are in dire need for training to increase their knowledge not only in education, health and nutrition, but in productive activities that will help them to increase their family incomes. More important yet, it will be possible to identify potential rural women leaders within these groups for whom special leadership training should be provided in order to prepare them for more important roles in the social and economic development of rural Nicaragua.

Unlocking the potential productivity of women is the challenge of development. The failure up to now to unlock that potential is the reason why poverty is a women's issue. It is further the reason that the poverty of women is a development issue. (8)

GOVERNMENT SUPPORT FOR WOMEN'S PRIVATE ASSOCIATIONS

The women's private voluntary associations in Nicaragua have received from very little to no support from the government. The Women's Office, under the Ministry of Labor, which according to law should "promote the development of women's organizations", among other things, is limited in the scope of the assistance it can provide to them due to the small budget the government allocates to this operation. The government has not realized that the women's private associations constitute a wealth in human resources which can contribute greatly in implementing projects that are specifically directed to raising the educational, health and economic levels of the poor, if granted minimum financial support to cover operating expenses.

LOCATION AND MEMBERSHIP OF WOMEN'S PUBLIC ASSOCIATIONS AND/OR GROUPS

Chart No. 4 gives a complete picture as to where the organized groups under the public sector are located, how many are found in each Departamento, and the total corresponding membership.

Of the 9,372 members included in this study, 4,176 (44.5%) belong to housewives' clubs, 4-S clubs and cooperatives. However, over 50% of the total membership is concentrated in the Departamento of Managua. This is an indication of the urgent need to increase the number of women's groups in the other Departamentos of the country.

Surprisingly, Zelaya which is considered the most remote Departament reports the second largest membership with 428 women working in 15 different associations. The Departamento of Chinandega ranks third with 2 women working in 10 different organizations. Nueva Segovia reports the smallest membership -- 64 women belonging to 4 organizations.

Because of their nature, the cooperatives account for the largest membership. With the exception of the cooperatives included under the public sector, the average membership of the women's groups is 41.3. The smallest group has only 3 members; the largest, 170.

The 3 women's cooperatives reported under the public sector are all located in the city of Managua; their total membership is 1,678 of whom 417 are men.

In addition to Managua, only one other Departamento, Granada, reports mixed female/male membership. More detail on mixed membership associations is given on pages 16 and 17.

LOCATION AND MEMBERSHIP OF WOMEN'S PRIVATE ASSOCIATIONS

Chart No. 5 indicates where the 40 women's private associations that responded are located, how many associations there are in each Departamento and the total membership in each Departamento.

Of the 9,372 members included in this study, 5,196 (55.5%) belong to women's private organizations.

Here, too, the heaviest concentration is in the Departamento of Managua. This Departamento reports 22 women's private associations and a total membership of 3,552, or, over 68% of the total membership. Of the 3,552 members reported in the Departamento of Managua, 130 are men (3.6%).

Ranking second and third in the number of members are the Departamentos of Chontales and Chinandega with 469 and 274 members, respectively, and 2 associations each.

The Departamentos of Boaco, Esteli, Madriz, Matagalpa and Nueva Segovia did not report any women's private organizations. No information is available for the Departamentos of Jinotega and Rio San Juan.

Of the 40 women's private associations, 8 are cooperatives. The Departamentos of Chinandega, Leon, Masaya and Rivas report 1 each; Chontales and Managua, 2 each. The 8 cooperatives account for 1,594 members, of whom 576, or 36.14%, are men.

The total membership of the other 32 associations (not cooperatives) is 3,062, of whom only 13 are men. Therefore, it is the cooperatives that include a higher percentage of male members.

The average membership of the women's private associations, excluding the cooperatives, is 112.6. The smallest association reports 3 members; the largest, 900.

LEGAL STATUS OF WOMEN'S ASSOCIATIONS AND/OR GROUPS

Women's Public Organizations

As a rule, the women's groups under the public sector (housewives' clubs, 4-S clubs, etc.) are organized, supported and supervised by a Nicaraguan Government ministry or autonomous agency. With the exception of the women's cooperatives, these groups do not have individual legal status.

Of the 104 public organizations included in this study, 4 have individual legal status (personeria juridica); 55 report they are governed by by-laws; 16 state they have internal rules only (reglamentos); 26 claim they have nothing (run on a very informal basis) and no information is available for 3 groups under the public sector. Therefore, 3.8% have legal status; 52.9% have by-laws; 15.4% internal rules only; 25% have nothing; and no information is available for 2.9%. See Chart No. 6.

Women's Private Organizations

The women's private voluntary associations present a different picture altogether. Of the 40 associations included in this study, 21 have individual legal status and by-laws; 5 have by-laws only; 2 have internal rules only and 12 state they have nothing. In summary, 52.5% of the women's private associations have legal status and by-laws; 12.5% have by-laws only; 5% have internal rules only and 30% report they have

nothing. See Chart No. 6.

TYPES OF WOMEN'S ASSOCIATIONS AND/OR GROUPS INCLUDED IN THIS STUDY

The questionnaire asked each association and/or group to classify itself by marking any of the fourteen choices given, in order to identify the type of organization each one constitutes.

Since most of the associations and/or groups indicated two or more of the choices given to identify their type, Chart No. 7 merely indicates the total count reported under each choice, by both the public and private associations.

It is interesting to note that most of the women's groups under the public sector are rural. Out of the 104 groups reported, 92 (88.5%) are rural; 10 (9.6%) are urban and 2 (1.9%) classify themselves as national.

The heavy concentration of the public sector women's groups in the rural areas is due to the fact that the Government of Nicaragua has, in the last few years, increased its attention to programs designed to benefit the "campesino" women by helping them to increase their potential contribution to the social and economic development of rural Nicaragua. As stated earlier, INVIERNO plans to organize new women's groups in approximately 200 rural communities.

Making new skills available to the rural women as a whole and special leadership training for the potential leaders identified, will help reduce their sub-employment in the productive sector of the economy and enable them to integrate themselves into the latter. According to the 1977 Employment Census, 340,205 women over ten years of age in the

economically active population are living in rural areas. See Chart No. 2.

The types of organizations in the private sector differ considerably from those in the public sector. Of the 40 women's private associations included in this study, 29 (72.5%) are urban; 7 are rural (17.5%) and 4 classified themselves as semi-rural (10%).

As mentioned earlier, the women who belong to private voluntary associations constitute a tremendous source of human resources which should not be ignored. Special leadership training should be made available to their potential leaders and their associations should receive at least minimum support from the government. If properly assisted and oriented, these associations could prove valuable for they would be helping to implement programs designed to help raise the standard of living of the women living in the cities' marginal barrios.

OBJECTIVES AND ACCOMPLISHMENTS OF WOMEN'S ORGANIZATIONS AND/OR GROUPS

Public Organizations

The objectives reported by the women's groups under the public sector, unfortunately, are not as specific as would have been desired. For example, "to raise the standard of living" is an objective, but it would have been more revealing for the purpose of this study had the respondents stated, "to raise the standard of living by carrying out projects in handicrafts, vegetable gardens, home improvement", etc. By comparing the number of groups which give "raising the standard of living" as their objective against the number of groups claiming to be working in this

general area, the "oversight" on the part of the respondents is immediately detected. For example, of the 28 groups that give "to raise the standard of living" as their objective, only 1 gives "raising the standard of living" as an accomplishment. The following are other examples of how objectives and accomplishments are reported:

<u>Objective</u>	No. of Associations Having the Same Objective	No. of Associations Working in <u>this Area</u>
Home Improvement	27	40
Handicrafts	17	21
Nutrition	17	29
Vegetable Gardens	12	36
Dressmaking	8	28
Cooking	3	16
Grow Soybeans	-	4

The fact that more groups included as objectives confirms the respondents' failure to give a more detailed statement as to their objectives. Many associations, of course, have more than one objective. See Chart No. 8.

In spite of the respondents' deficiency in responding to this important part of the questionnaire, it is encouraging to see that most groups are involved in more activities than those stated as objectives. Out of the thirty different objectives given, all, except 6 are being met and 18 of the activities involved are being carried out by groups that did not cite them as objectives.

The types of activities in which women belonging to housewives' clubs under the public sector are involved concentrate on the traditional "feminine" roles. There is an obvious attitude change need, which is

difficult to accomplish in traditional societies, but a conscientious effort should be made immediately to change those attitudes by designing specific programs aimed at preparing women for non-traditional and leadership roles.

Private Organizations

The women's private voluntary associations give 18 different objectives; several associations give more than one objective. These, also, give one general objective: "to promote community development" but failed to give the specific types of community development activities in which they are involved. See Chart No. 9.

The objectives given by the women's private associations are, as a whole, being met to a good degree. 16 organizations are meeting their objectives (40%); 13 are meeting more than the objectives given (32.5%), and 11 associations (27.5%) are not meeting their objectives. This is too high a percentage to let go unexplored, for it is translated into a waste of human resources. Why is the latter percentage so high?

One of the main reasons is the lack of recognition and support by the government. The private industrial sector supports a number of activities carried out by women's private voluntary associations, but more assistance is needed.

To the knowledge of this writer, only two of the women's private voluntary associations have their own physical facilities -- the Comité Coordinador de Asociaciones Voluntarias (CCAV) and the Club de Jardinería de Nicaragua (Garden Club). However, they lack minimum office furnishings

and equipment. The physical facilities of CCAV (USAID/Nicaragua granted small financial assistance for construction costs) are very adequate, but are not being used to full advantage, due to the lack of some financial support. Further reference to CCAV is made under the section on training and/or credit needs of the women's associations.

EFFECTIVENESS OF WOMEN'S ASSOCIATIONS AND/OR GROUPS

The questionnaire asked the women's associations and/or groups to specify how effective their organizations are by indicating one of the following five choices: Excellent, Good, Satisfactory, Little Satisfactory or Completely Ineffective. The following is the general result of their "self-evaluation":

<u>Total</u> <u>Public Ass'ns.</u>	<u>Excellent</u>	<u>Good</u>	<u>Satisfactory</u>	<u>Little</u> <u>Satisfactory</u>	<u>No Info.</u>
104	16	71	13	3	1
Percentage	15.4%	68.3%	12.5%	2.9%	.9%

<u>Total</u> <u>Private Ass'ns.</u>					
40	9	23	6	1	1
Percentage	22.5%	57.5%	15%	2.5%	2.5%

No association considers itself completely ineffective.

According to the above "self-evaluation" a higher percentage of the women's private associations consider their organizations to be excellent however, more groups in the public sector qualify themselves as good. (68.3% versus 57.5%).

In the next category (satisfactory), the proportion is closer: public organizations: 12.5%; private: 15%. The "little satisfactory" category is very similar: public organizations: 2.9%; private: 2.5%. See Chart No. 10.

Are there any indications that large associations accomplish more? A look at the size of the membership of those organizations that classify themselves as "excellent" indicates that the size of the organization is not a basis for excellence. The membership of the "excellent" associations ranges from 15 to 900 members. Neither is there any definite indication that certain areas of the country produce better women's organizations. For example, under the public sector, Chinandega claims 5 "excellent" groups; Leon, 4; Esteli, 2; Madriz, 2; and Boaco, Granada and Managua, 1 each. In the private sector, the Departamento of Managua claims 5 of the 9 "excellent" associations; Zelaya, 2; and Chinandega and Leon claim 1 each. Therefore, neither the size of membership nor geographical location bring excellence. Excellence comes as a result of good leadership. The need for special leadership training cannot be overemphasized. See Chart No. 11.

In like manner, the women's associations which classify themselves as "satisfactory" have been grouped by location and size of membership. The membership of the "satisfactory" organizations ranges from 8 to 178 members, and they are located in eight different Departamentos, with Zelaya reporting 6 of the "satisfactory" groups. Six "satisfactory" groups in the same Departamento should be a matter of some concern. The Women's Office might try to help them to overcome their deficiencies.

ASSOCIATIONS WITH MIXED FEMALE/MALE MEMBERSHIP

Of the 144 women's associations and/or groups, 20 include male members. Of these 20 organizations, 11 are cooperatives; 1 is a 4-H Club; 4 are public health groups; 2 are community (development) groups; 1 is a religious group and 1 a professional association.

Eight of the mixed-membership organizations come under the public sector and 7 of these are located in the Departamento of Managua and the other in Granada. The membership of these groups ranges from 6 to 700 members.

The mixed-membership organizations under the private sector are less concentrated. There are 2 each in the Departamentos of Chinandega, Montales and Zelaya. Managua has 3. Leon, Masaya and Rivas each has one. The membership of these 12 organizations ranges from 9 to 608 members.

Chart No. 13 outlines the female/male proportion of the membership of each of the 20 organizations. Their total combined membership is 4,389, of whom 3,349 are women (76.3%) and 1,040 are men (23.7%). In the public sector the proportion women/men is: 1,595 women (78%) and 451 men (22%); in the private sector: women 1,754 (74.8%) and 589 men (25.2%).

ADMINISTRATION OF WOMEN'S ORGANIZATIONS HAVING FEMALE/MALE MEMBERSHIP

As mentioned above, there are 20 mixed female/male organizations included in this study. Some are "governed" by men and others by women.

Chart No. 14 describes the composition of each of the 20 boards and indicates the female/male proportion of each. The boards of the 20 organizations involve 65 women and 29 men. In spite, however of the higher woman-proportion, 11 of the organizations have a male president or manager, and 9 have a female president or manager.

Eight mixed-membership organizations fall under the public sector, of which 6 have a man serving as president of the board, or manager (in the case of cooperatives); in other words, in the public sector men are given preference over women. Four of these organizations (67%) report their effectiveness as good and 2 (33%), as satisfactory. The 2 organizations which have a woman president or manager report their effectiveness as follows: 1 excellent; 1 good.

In contrast, the mixed-membership associations under the private sector, favor women. 7 of the 12 associations have a woman president of the board or manager (in the case of cooperatives). The overall effectiveness of the 7 organizations is as follows: 2 excellent (29%); 3 good (43%); 1 satisfactory (14%) and no effectiveness information is available for 1 (14%).

The other 5 mixed-membership organizations under the private sector have a man for president or manager. The effectiveness of these groups is reported as follows: 1 excellent (20%); 2 good (40%); 1 satisfactory (20%); and 1 little satisfactory (20%).

If the degree of effectiveness for the 20 mixed-membership organizations is analyzed, the result is that a greater proportion of those associations having a woman-president or manager reports a higher degree of effectiveness.

TRAINING NEEDS

The questionnaire asked whether the members of the organizations would be interested in special leadership training and/or credit if they had access to them. See Chart No. 15.

Women's Public Associations and/or Groups --

Of the 104 women's associations and/or groups under the public sector, 23 (2.2%) indicate a need for special leadership training; 53 requests are for other types of training (some groups indicate two or more types of training needs); 49 groups (47%) do not indicate any need for training.

Although the questionnaire failed to ask how many of the women who belong to the associations and/or groups can read and write, the 1971 literacy figures from the Oficina de Encuestas y Censos, and analyzed by USAID/Nicaragua (7), are given below as information and to help understand, to some extent, the training needs (or lack of them) expressed in the questionnaires.

PERCENTAGES OF LITERATE POPULATION

Literate rural women	30%
Literate rural men	31%
Literate urban women	75%
Literate urban men	77%

At present, both formal education and other types of training available to the rural poor operate almost exclusively along traditional lines with boys learning to be "masculine" and girls learning to be "feminine"

There is little in the education system that will lead to basic changes in the traditional roles played by rural women. (6)

As mentioned before, changing attitudes with respect to the roles that women can play in the economic and social life of the rural areas is difficult, but this, precisely, should be the principal objective of the women's organizations, particularly in the rural areas. Rural women must be prepared for non-traditional jobs and leadership roles.

Women, as a rule, favor occupations which allow them flexibility in adjusting their hours between home and other work. It is difficult for them to conceive programs specifically designed to prepare them for other than the traditional roles. This is where special leadership training for women can play a most important role.

The need for special leadership training is obvious, but, because it is difficult for rural women to conceive other types of programs, their "felt-needs" for training are in the traditional areas. See Chart No. 16.

The number of groups (49) in the public sector that do not indicate any type of training need is an excessively high percentage (47.12%). The latter is considered a good indication of the lack of "awareness" the rural women have of the doors that can open up for them by their participating actively in the country's economy, through new and more productive skills. Training leaders, therefore, is an irreversible must.

Women's Private Associations

The women's private associations' training needs are as follows:

14 of the 40 associations (35%) indicate a need for special leadership training; 17 requests are for other types of training (some associations indicate more than one training need), and 12 associations (30%) indicate no training needs. See Chart No. 15.

It is interesting to note that the proportion of private associations desiring leadership training is considerably larger (35%) than that expressed by the public sector groups (22%), if one considers that the literacy rate of the members of the private associations is higher (most of these organizations are urban). The higher educational level of their members makes them "aware" of their need for special leadership training. It is for this reason, as mentioned before, that they should receive some support from the government, through the Women's Office. Given adequate special leadership training, the members of the women's voluntary associations, who already possess a diversity of skills, would be prepared to help integrate the urban poor living in the marginal barrios into the economy of the country. They constitute a very valuable source of voluntary human resources which the country cannot afford to waste.

At CCAV's request, UNICEF sent one of its specialists to Managua in June 1978 to offer a 2-week Course-Workshop on Volunteer Services. It was attended by 69 women who belong to the sixteen women's private volunteer associations that form the Comite Coordinador de Asociaciones Voluntarias. There was almost a 100% attendance each day and the women participated with enthusiasm in the group discussions.

The final recommendation given by the UNICEF expert was that CCAV

should become or be converted into a National Training Center for Volunteers. The present physical facilities of CCAV are adequate and the investment that would be necessary is very modest (salary for a Director and for one secretary; minimum office equipment and supplies), all other services would come from the volunteers. The political unrest has prevented CCAV from seeking the necessary assistance. A complete report on the Course-Workshop on Volunteer Services is available in both English and Spanish, as well as the preliminary project for converting CCAV into a National Training Center for Volunteers. As soon as the political situation becomes normal, CCAV plans to devote all of its effort to this project. It would be highly desirable for the Women's Office to give CCAV all possible support.

The "other" types of training needs expressed by the women's private associations include: health and nutrition, poultry projects, technical training, cottage industries, adult education, cooperativism and music and art.

CREDIT NEEDS OF WOMEN'S ASSOCIATIONS AND/OR GROUPS

The principal credit sources for women are the banks, the credit and loan cooperatives or the "prestamistas" who make small loans available for short periods of time and at high interest rates. A woman can obtain a bank loan if she has a co-signer, or guarantor. Generally, the husband is the co-signer. Sometimes it is difficult for them to obtain credit because of the belief that only men can pay back loans.

The Banco Popular makes credit available to women through its co-

operatives. INVIERNO also has a credit program and small loans are made available to both men and women.

Some private organizations, such as CARITAS, make small loans available to women. FUNDE has credit and loan cooperatives whose membership is about 90% women.

However, more credit sources are needed by women. The questionnaire asked whether credit is needed and, if so, for what purpose. Many organizations indicate credit needs for more than one project.

Of the 144 women's organizations and/or groups, 111 credit needs are given by 59 groups (41%); 27 groups (19%) state they need credit but do not indicate for what purpose; 58 organizations (40%) do not need credit. The latter is a high percentage and may be an indication that other credit sources are available or of inability to pay for credit.

The projects for which the women's organizations need credit most are: home improvement, poultry and dressmaking projects.

Chart No. 17 outlines the "other" types of projects for which credit is needed.

Chart No. 18 outlines the credit needs expressed by the women's private associations. There are 14 credit needs given by 11 associations (27.5%); 6 indicate a need for credit but failed to state for what purpose (15%), and 23 associations do not need credit (57.5%).

It is obvious that some organizations interpreted the word "credit" as financial assistance (grants). Projects such as: "to pay for teachers", "to build a school", "for scholarships", etc., are projects for which, generally, financial assistance is sought, not credit.

It is true, of course, that some organizations need financial assistance, rather than credit, to enable them to make a greater contribution by helping to integrate the women from the lower-income groups into the economic and social life of Nicaragua.

RECOMMENDATIONS

In order to accelerate the integration process of women, as a whole, but particularly that of the rural women, into the social and economic life of the country, it is recommended that:

- 1) The Government of Nicaragua strengthen the Women's Office, under the Ministry of Labor, thereby making it possible for it, in turn, to meet all of the objectives for which it was created;
- 2) Project 524-0136 "Rural Women Leadership" be approved and implemented, as soon as possible, in order to begin to identify and select potential rural women leaders and train them for increasingly responsible leadership roles in the social and economic development of rural Nicaragua;
- 3) Additional programs be designed that will cause women and men to accept new attitudes and make women "aware" of their hidden abilities to perform other than traditional roles;
- 4) The Government of Nicaragua give recognition to the women's private voluntary associations for the contribution they are making; and
- 5) Special assistance be provided to the Comité Coordinador de Asociaciones Voluntarias (CCAV) -- the women's coordinating committee which is composed of sixteen different women's volunteer associations -- to help it carry out its project to convert itself into a National Training Center for Volunteers. The women's associations which form CCAV would then be in a position to carry out more worthwhile projects on a larger scale.

women are the builders of tomorrow's
generation or the progenitors of a new cycle of
poverty . . ." (8)

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MINISTERIO DEL TRABAJO

OFICINA DE LA MUJER

Teléfono 24797

Apartado 487
Managua, D. N.

Julio 31, 1978

La Oficina de la Mujer, adscrita al Ministerio del Trabajo, está tratando de llegar a las organizaciones femeninas de toda Nicaragua, ó a aquellas en que la mayoría de sus miembros sean mujeres.

Por este medio, queremos solicitarle su cooperación a fin de que los voluntarios de su organización que trabajan en el campo, nos ayuden a realizar los contactos con estos grupos de mujeres, les ayuden a contestar el cuestionario adjunto y se los hagan llegar a su destino en caso no existiera correo en alguna zona. Además del cuestionario, se adjunta un sobre con nuestra dirección para facilitar el regreso del mismo, en caso hubiese correo, ó de lo contrario por el mismo medio en que fue remitido.

Una vez que recibamos los nombres y direcciones de éstas organizaciones, estaremos en posibilidad de realizar los contactos directamente.

Sin más a que hacer referencia, y agradeciéndole de antemano su fina atención a la presente, nos es grato suscribirnos de Usted atentamente.


Norma Gutiérrez Cerna
Directora

MINISTERIO DEL TRABAJO

OFICINA DE LA MUJER

Teléfono 24797

Apartado 487
Managua, D. N.

Julio 31, 1978

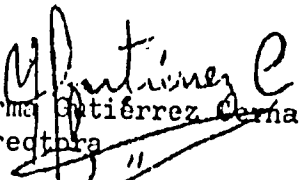
Estimada Amiga:

Actualmente, la Oficina de la Mujer, adscrita al Ministerio del Trabajo, está realizando un esfuerzo para ser de utilidad a todas las mujeres de Nicaragua. Sin embargo, debido a que nuestra Oficina no sabe todos los detalles de las organizaciones femeninas, su nombre, actividades, problemas, logros, etc., estaríamos muy agradecidas si Ustedes respondieran al cuestionario adjunto, y nos lo regresaran antes del 16 de Agosto del presente año. Para este fin, hemos adjuntado también un sobre con nuestra dirección.

Nosotros incluiremos el nombre de su organización en nuestro directorio y periódicamente le enviaremos boletines y otro tipo de información que sea de interés para Ustedes. Al mismo tiempo, nos gustaría que compartieran con nosotros sus nuevas actividades, problemas, etc. Así mismo, nosotros trataremos de ponerlas en contacto con instituciones similares.

Sin otro particular a que hacer referencia, nos es grato enviarles nuestro más cordial saludo.

Atentamente,


Norma Gutiérrez Cerna
Directora

9. Cuáles han sido los logros de la organización desde que se inició?

10. Estarían interesados los miembros de la organización si ésta tuviera acceso a crédito y/o entrenamiento especial de liderazgo?

Si _____ No _____ Si la respuesta es afirmativa, qué tipo de ayuda necesitaría? _____

11. Cómo considera Ud. la efectividad de la organización?

Excelente _____ Buena _____ Satisfactoria _____
Poco Satisfactoria _____ Completamente Inefectiva _____

12. Nombre del encargado/a de su organización?

Sr./Srita./Sra. _____ Cargo _____

Dirección _____ Apartado Postal _____

(Todas las cartas provenientes de la Oficina de la Mujer, serán enviadas a esta dirección).

13. Nombre y cargo de otros funcionarios/as de la organización?

<u>Nombre</u>	<u>Cargo</u>
Sr./Srita./Sra. _____	_____
Sr./Srita./Sra. _____	_____
Sr./Srita./Sra. _____	_____
Sr./Srita./Sra. _____	_____

MEMBERSHIP OF NICARAGUAN
WOMEN'S ASSOCIATIONS AND/OR GROUPS*
BY DEPARTAMENTO

DEPARTAMENTO	TOTAL MEMBERSHIP	WOMEN	MEN	NO. PUBLIC ASSOCIATIONS	NO. PRIVATE ASSOCIATIONS
BOACO	77	77	-	4	-
CARAZO	177	177	-	6	2
CHINANDEGA	522	477	45	10	2
CHONTALES	469	239	230	-	2
ESTELI	193	193	-	12	-
GRANADA	167	165	2	6	3
JINOTEGA**					
LEON	403	338	65	8	1
MADRIZ	102	102	-	3	-
MANAGUA	5,717	5,138	579	14	22
MASAYA	365	335	30	8	1
MATAGALPA	124	124	-	8	-
NUEVA SEGOVIA	64	64	-	4	-
RIO SAN JUAN**					
RIVAS	293	211	82	6	1
ZELAYA	699	692	7	15	6
TOTAL	9,372	8,332	1,040	104	40

*For this study, associations and/or groups with over 50% women members were considered as women's associations and/or groups.
 **No information is available for this Departamento.

TASAS GLOBALES DE ACTIVIDAD ECONOMICA DE LA POBLACION DE 10 Y MAS ANOS DE EDAD,
POR ZONAS URBANAS/RURALES Y SEXO, SEGUN RAMA DE ACTIVIDAD ECONOMICA - JUNIO 1977*

ZONAS GEOGRAFICAS	Poblacion de 10 y mas anos de edad	PEA Total	Agric. Caza y Pezca	Explot. Minas y Can- teras	Indus Manuf y Ar- tesan	Elect. Agua y Gas	Cons- truc- cion	Comerc Restau- rantes Hotel	Trans. y Comuni- cacion	Esta- bleci- mient Finan	Servi- cios Comun y Soc.	Actividades no bien Identifica- das
La Republica Total	1,543.189	49.88	22.03	0.13	7.71	0.28	2.26	6.28	1.42	0.72	8.78	0.27
Urbano	842.335	47.42	4.44	0.14	11.34	0.49	3.38	9.52	2.20	1.25	14.21	0.45
Rural	700.854	52.84	43.17	0.11	3.35	0.02	0.91	2.39	0.50	0.09	2.25	0.05
Hombres	742.399	74.04	40.99	0.27	10.13	0.51	4.62	5.39	2.76	1.06	8.02	0.29
Urbano	381.750	62.88	8.57	0.31	15.58	0.94	7.32	8.92	4.49	1.90	14.34	0.51
Rural	360.649	85.87	75.31	0.22	4.35	0.05	1.76	1.67	0.95	0.17	1.32	0.07
Mujeres	800.790	27.48	4.45	0.01	5.47	0.06	0.08	7.11	0.17	0.41	9.48	0.24
Urbano	460.585	34.60	1.02	0.02	7.82	0.11	0.12	10.03	0.30	0.70	14.10	0.39
Rural	340.205	17.84	9.09	0.00	2.29	0.00	0.02	3.15	0.00	0.01	3.22	0.04

* Base: Encuesta de Empleo afiliada a la EDENIC 2da. Vuelta 1977.
Tasas: 0.00 = menos de 0.01% = Ninguno

Realizada por la Oficina de Encuestas y Censos de Nicaragua OEDEC.

Chart No. 3

YEARS IN WHICH WOMEN'S ASSOCIATIONS AND/OR GROUPS
WERE FOUNDED DURING PERIOD 1936-78*

	NO. ASS'NS.	1978	77	76	75	74	73	72	71	70	69	68	65	63	62	61	60	58	55	49	47	42	40	36	n.d
PUBLIC ASSOCIATIONS	104	35	21	10	11	7	2	6	-	5	1	4	-	-	-	-	1	-	-	-	-	-	-	-	1
PRIVATE ASSOCIATIONS	40	2	5	8	3	3	1	-	1	1	-	1	2	1	1	1	1	2	1	1	1	1	1	1	1
TOTAL ASSOCIATIONS ALL YEARS	144	37	26	18	14	10	3	6	1	6	1	5	2	1	1	1	2	2	1	1	1	1	1	1	2

*No associations or groups founded in years not cited.

n.d. - no date

Chart No. 4

MEMBERSHIP OF NICARAGUAN
WOMEN'S PUBLIC ASSOCIATIONS AND/OR GROUPS
BY DEPARTAMENTO

DEPARTAMENTO	NO. OF ASSOCIATIONS	TOTAL MEMBERSHIP	WOMEN	MEN
BOACU	4	77	77	-
CARAZO	6	141	141	-
CHINANDEGA	10	248	248	-
CHONTALES	-	-	-	-
ESTELI	12	193	193	-
GRANADA	6	84	82	2
JINOTEGA**				
LEON	8	243	243	-
MADRIZ	3	102	102	-
MANAGUA	14	2,165	1,716	449
MASAYA	8	187	187	-
MATAGALPA	8	124	124	-
NUEVA SEGOVIA	4	64	64	-
RIO SAN JUAN**				
RIVAS	6	120	120	-
ZELAYA	15	428	428	-
TOTAL	104	4,176	3,725	451

**No information is available for this Departamento.

MEMBERSHIP OF NICARAGUAN
WOMEN'S PRIVATE ASSOCIATIONS
BY DEPARTAMENTO

DEPARTAMENTO	NO. OF ASSOCIATIONS	TOTAL MEMBERSHIP	WOMEN	MEN
BOACO	-	-	-	-
CARAZO	2	36	36	-
CHINANDEGA	2	274	229	45
CHONTALES	2	469	239	230
ESTELI	-	-	-	-
GRANADA	3	83	83	-
JINOTEGA**				
LEON	1	160	95	65
MADRIZ	-	-	-	-
MANAGUA	22	3,552	3,422	130
MASAYA	1	178	148	30
MATAGALPA	-	-	-	-
NUEVA SEGOVIA	-	-	-	-
RIO SAN JUAN**				
RIVAS	1	173	91	82
ZELAYA	6	271	264	7
TOTAL	40	5,196	4,607	589

**No information is available for this Departamento.

Chart No. 6

INDIVIDUAL STATUS OF WOMEN'S ASSOCIATIONS
AND/OR GROUPS IN NICARAGUA

	NO. ASSN'S.	HAVE LEGAL STATUS	HAVE BY-LAWS	HAVE INTERNAL RULES ONLY	HAVE NOTHING	NO INFO. AVAILABLE
PUBLIC ASSOCIATIONS	104	4	55	16	26	3
PRIVATE ASSOCIATIONS	40	21	26*	2	12	0
TOTAL ALL ASSOCIATIONS	144	25	85	18	38	3

*The 21 women's private associations which have legal status are included in this figure (they have both legal status and by-laws).

Chart No. 7

SELF-CLASSIFICATION OF WOMEN'S ASSOCIATIONS
AND/OR GROUPS IN NICARAGUA

SELF- CLASSIFICATION	PUBLIC ASSOCIATIONS	PRIVATE ASSOCIATIONS	TOTAL EACH CLASSIFICATION
NATIONAL	2	9	11
REGIONAL	5	4	9
LOCAL	29	9	38
RURAL	92	7	99
SEMI-RURAL	5	4	9
URBAN	10	29	39
SEMI-PUBLIC	-	2	2
COOPERATIVE	3	8	11
COMMUNITY/SELF-HELP	46	13	59
SOCIAL SERVICE	28	27	55
RELIGIOUS	-	4	4
EDUCATIONAL	-	1	1
CULTURAL	-	5	5
CIVIC	-	1	1
PROFESSIONAL ASSOCIATION	-	1	1

OBJECTIVES AND ACCOMPLISHMENTS OF
WOMEN'S PUBLIC ASSOCIATIONS AND/OR GROUPS

OBJECTIVES	No. of Associations*	No. of Associations Working in this Area
Raise Standard of Living	28	1
Home Improvement	27	40
Community Development	26	14
Handcrafts	17	21
Nutrition	17	29
Vegetable Gardens	12	36
Health	10	10
Dressmaking	8	28
Increase Family Income	11	1
Consumer Education	4	2
Cottage Industries	4	1
Savings & Loan (Cooperatives)	3	3
Cooking	3	16
Sewing Center	2	-
Mill	2	-
Bridges	-	1
Cooperative Education	1	1
Grow Soybeans	-	4
Family Budget Management	-	2
Potable Water	-	1
Poultry Raising	-	1
Sale of Handcrafts	-	1
Letrines	-	1
Electricity	-	1
Embroidery	-	3
Fund raising	-	4
Human Relations	1	6
Community Wells	-	1
Social Development	1	-
Improve Farming Practices	1	1

*Many associations and/or groups indicate more than one objective.

OBJECTIVES AND ACCOMPLISHMENTS
OF WOMEN'S PRIVATE ASSOCIATIONS

OBJECTIVES	No. of Associations*	No. of Associations Meeting Objectives	No. of Associations Meeting More than Objectives	No. of Associations Not Meeting Objectives
Promote Com. Dev.	16	12	1	4
Savings & Loan (Coops)	8	8	4	-
Social Services	8	6	2	2
Help in Emergencies	1	1	1	-
Develop Abilities	1	-	-	1
Education	4	4	-	-
Cultural Activities	5	5	-	-
Scholarships	2	2	-	-
Book Bank	1	-	-	1
Training/Coordination	1	1	1	-
Civic Training	1	1	-	-
Protection of Profession	1	1	1	-
Religious Activities	3	3	1	-
Medical Assistance	1	1	-	-
Marriage Counseling	1	1	1	-
Sewing & Cooking	2	1	1	1
Embroidery	1	-	-	1
Home Gardens	1	-	-	1

*Several associations indicate more than one objective.

EFFECTIVENESS OF WOMEN'S
ASSOCIATIONS AND/OR GROUPS
BY DEPARTAMENTO

DEPARTAMENTO	ASSOCIATION		EFFECTIVENESS				
	PUB.	PRIV.	EXCELLENT	GOOD	SATIS- FACTORY	LITTLE SATIS.	NO INFO.
BOACO	4		1	2	-	-	1
CARAZO	6		-	6	-	-	-
CHINANDEGA	10		5	5	-	-	-
ESTELI	12		2	7	2	1	-
GRANADA	6		1	5	-	-	-
LEON	8		4	4	-	-	-
MADRIZ	3		2	1	-	-	-
MANAGUA	14		1	10	3	-	-
MASAYA	8		-	8	-	-	-
MATAGALPA	8		-	8	-	-	-
NUEVA SEGOVIA	4		-	2	2	-	-
RIVAS	6		-	6	-	-	-
ZELAYA	15		-	7	6	2	-
CARAZO		2	-	-	2	-	-
CHINANDEGA		2	1	1	-	-	-
CHONTALES		2	-	2	-	-	-
GRANADA		3	-	2	1	-	-
LEON		1	1	-	-	-	-
MANAGUA		22	5	15	1	-	1
MASAYA		1	-	-	1	-	-
RIVAS		1	-	-	1	-	-
ZELAYA		6	2	3	-	1	-
TOTAL	104	40	25	94	19	4	2

PERCENTAGES OF EFFECTIVENESS

	Excellent	Good	Satisfactory	Little Satis.	No Info.
Public Associations	15.4%	68.3%	12.5%	2.9%	.9% = 100%
Private Associations	22.5%	57.5%	15.0%	2.5%	2.5% = 100%

LOCATION AND SIZE OF MEMBERSHIP
OF ASSOCIATIONS SELF-CLASSIFIED
AS EXCELLENT

DEPARTAMENTO	PUBLIC ASS'N.	PRIVATE ASS'N.	TOTAL MEMBERSHIP	WOMEN	MEN
CHINANDEGA		X*	265	223	42
LEON		X*	160	95	65
MANAGUA		X	900	900	-
MANAGUA		X	80	80	-
MANAGUA		X	210	210	-
MANAGUA		X*	224	124	100
MANAGUA		X	150	150	-
ZELAYA		X	101	100	1
ZELAYA		X	28	28	-
BOACO	X		20	20	-
CHINANDEGA	X		25	25	-
CHINANDEGA	X		27	27	-
CHINANDEGA	X		25	25	-
CHINANDEGA	X		25	25	-
CHINANDEGA	X		25	25	-
ESTELI	X		15	15	-
ESTELI	X		15	15	-
GRANADA	X		15	15	-
LEON	X		28	28	-
LEON	X		40	40	-
LEON	X		24	24	-
LEON	X		38	38	-
MADRIZ	X		30	30	-
MADRIZ	X		36	36	-
MANAGUA	X		38	38	-
TOTAL	16	9	2,544	2,336	208

*Cooperative

LOCATION AND SIZE OF MEMBERSHIP
OF ASSOCIATIONS SELF-CLASSIFIED
AS SATISFACTORY

DEPARTAMENTO	PUBLIC ASS'N.	PRIVATE ASS'N.	TOTAL MEMBERSHIP	WOMEN	MEN
CARAZO		X	18	18	-
CARAZO		X	18	18	-
GRANADA		X	23	23	-
MANAGUA		X	86	86	-
MASAYA		X*	178	148	30
RIVAS		X*	173	91	82
ESTELI	X		12	12	-
ESTELI	X		15	15	-
MANAGUA	X		27	25	2
MANAGUA	X		75	60	15
MANAGUA	X		8	8	-
NUEVA SEGOVIA	X		15	15	-
NUEVA SEGOVIA	X		19	19	-
ZELAYA	X		11	11	-
ZELAYA	X		11	11	-
ZELAYA	X		22	22	-
ZELAYA	X		13	13	-
ZELAYA	X		16	16	-
ZELAYA	X		15	15	-
TOTAL	13	6	755	626	129

*Cooperatives

ASSOCIATIONS WITH MIXED
FEMALE/MALE MEMBERSHIP

Chart No. 13

DEPARTAMENTO	TYPE OF ASSOCIATION	PUBLIC ASS'N.	PRIVATE ASS'N.	TOTAL MEMBERSHIP	WOMEN	MEN
GRANADA	L-S Club	X		6	4	1
MANAGUA	Health Visitors & Nurses Aides	X		170	167	3
MANAGUA	Health Committee	X		27	25	2
MANAGUA	Community Health Association	X		90	78	12
MANAGUA	Health & First Aid Committee	X		75	60	15
MANAGUA	Cooperative	X		566	424	142
MANAGUA	Cooperative	X		412	312	100
MANAGUA	Cooperative	X		700	525	175
CHINANDEGA	Community Development		X	9	6	3
CHINANDEGA	Cooperative		X	265	223	42
CHONTALES	Cooperative		X	201	103	98
CHONTALES	Cooperative		X	268	136	132
LEON	Cooperative		X	160	95	65
MANAGUA	Professional Association		X	608	605	3
MANAGUA	Cooperative		X	224	124	100
MANAGUA	Cooperative		X	125	98	27
MASAYA	Cooperative		X	178	148	30
RIVAS	Cooperative		X	173	91	82
ZELAYA	Religious Group		X	31	25	6
ZELAYA	Community Group		X	101	100	1
TOTAL ALL ASSOCIATIONS		8	12	4,389 100%	3,349 76.3%	1,040 23.7%
TOTAL PUBLIC ASSOCIATIONS ONLY		8		2,046 100%	1,595 78%	451 22%
TOTAL PRIVATE ASSOCIATIONS ONLY			12	2,343 100%	1,754 74.8%	589 25.2%

ADMINISTRATION OF MIXED FEMALE/MALE ORGANIZATIONS

DEPARTAMENTO	ASSOCIATION		COMPOSITION OF BOARD		PRESIDENT/ MANAGER		EFFECTIVENESS OF ASS'N.
	Pub.	Priv.	W	M	W	M	
GRANADA	x		4	3		x	Good
MANAGUA	x		5	-	x		Good
MANAGUA	x		4	1		x	Satisfactory
MANAGUA	x		2	3		x	Good
MANAGUA	x		-	2		x	Satisfactory
MANAGUA	x		2	2		x	Good
MANAGUA	x		2	3		x	Good
MANAGUA	x		5	-	x		Good
CHINANDEGA		x	5	-	x		Good
CHINANDEGA		x	6	-	x		Excellent
CHONTALES		x	1	4		x	Good
CHONTALES		x	4	1		x	Good
LEON		x	3	3	x		Good
MANAGUA		x	3	-	x		Not available
MANAGUA		x	5	-	x		Excellent
MANAGUA		x	5	-	x		Good
MASAYA		x	4	1		x	Satisfactory
RIVAS		x	1	4	x		Satisfactory
ZELAYA		x	-	1		x	Little Satis.
ZELAYA		x	4	1		x	Excellent
TOTAL	8	12	65	29	9	11	
PERCENTAGE	40%	60%	69%	31%	45%	55%	

EFFECTIVENESS	NO. OF ASSOCIATIONS ADMINISTERED BY		PERCENTAGES OF EFFECTIVENESS	
	WOMEN	MEN	WOMEN	MEN
Excellent	2	1	22.2%	9.1%
Good	5	6	55.6%	54.5%
Satisfactory	1	3	11.1%	27.3%
Little Satis.	-	1	-	9.1%
No info.	1	-	11.1%	-
TOTAL	9	11	100%	100%

TRAINING AND CREDIT NEEDS
OF WOMEN'S ASSOCIATIONS AND/OR GROUPS
BY DEPARTAMENTO

DEPARTAMENTO	PUBLIC ASSOCIATIONS				PRIVATE ASSOCIATIONS			
	TYPE OF TRAINING NEEDS		NEEDS CREDIT		TYPE OF TRAINING NEEDS		NEEDS CREDIT	
	LEADERSHIP	OTHER	YES	NO	LEADERSHIP	OTHER	YES	NO
BOACO	4	-	4	-	-	-	-	-
CARAZO	-	6	-	6	-	2	2	-
CHINANDEGA	1	2	8	2	1	1	1	1
CHONTALES	-	-	-	-	2	-	-	2
ESTELI	2	15	8	4	-	-	-	-
GRANADA	1	6	-	6	-	2	3	-
JINOTEGA*								
LEON	-	4	4	4	1	-	1	-
MADRIZ	-	1	3	-	-	-	-	-
MANAGUA	8	5	8	6	8	8	7	15
MASAYA	-	2	8	-	-	1	-	1
MATAGALPA	1	9	5	3	-	-	-	-
NUEVA SEGOVIA	-	-	2	2	-	-	-	-
RIO SAN JUAN*								
RIVAS	-	2	5	1	-	1	-	1
ZELAYA	6	-	14	1	2	2	3	3
TOTAL	23	53	69	35	14	17	17	23

*No information is available for this Departamento.

TYPES OF TRAINING NEEDED BY WOMEN'S ASSOCIATIONS AND/OR GROUPS
AND NUMBER OF ASSOCIATIONS IN EACH DEPARTAMENTO INDICATING SAME KIND OF TRAINING NEEDS

	LEADERSHIP	CREDIT USE & MCM'NT	POULTRY	HOME IMPRV.	TECH. TRNG.	BASIC GRAINS	HEALTH AND/OR NUTR'N	HAND- CRAFT	DRESS- MAKING	COOK ING	ADULT ED.	COM. DEV.	MAR- KET- ING	COOPS.	COTTAGE INDUS.	ART & MUSIC	NONE
1.	4																-
2.		6	2														-
3.	2			1	1	1											7
4.	2																-
5.	2			1	1		6	1	5	2							4
6.	1		2									4	2				1
7.	1											1		2	1		4
8.	-													1			2
9.	16	1		1	1		4				2	2	1		1		12
10.	-							1					1	1			7
11.	1			2			2	1	2	2							3
12.	-																4
13.	-		2		1												4
14.	8			1												1	13
TOTAL	37	7	6	6	4	1	12	3	7	4	2	7	4	4	2	1	61

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|---------------|------------|-------------------|------------|
| 1. Boaco | 5. Esteli | 9. Managua | 13. Rivas |
| 2. Carazo | 6. Granada | 10. Masaya | 14. Zelaya |
| 3. Chinandega | 7. Leon | 11. Matagalpa | |
| 4. Chontales | 8. Madriz | 12. Nueva Segovia | |

Note: Many associations request more than one training need.
Above Chart totals 107 training needs indicated by 83 different
associations and/or groups.
61 associations indicate no training needs.

**-PROJECTS FOR WHICH WOMEN'S PUBLIC AND PRIVATE ASSOCIATIONS
NEED CREDIT**

TYPE OF PROJECT FOR WHICH CREDIT IS NEEDED	No. of Requests*	No. of Associations Indicating No Credit Need
Total all women's associations and/or groups	111	58
Project not specified for which credit is needed	27	
Home improvement (to buy zinc, plywood, nails, etc.)	10	
Poultry and egg business	10	
To buy sewing machines	9	
To buy fabrics, scissors, thread, etc., for dressmaking	5	
Teachers salaries	6	
To install a mill	5	
To form work capital	4	
To start a pulperia (grocery store)	3	
To build a school	4	
Scholarships for needy students	3	
To start a business	2	
For home construction	2	
For community improvements	2	
To start a bakery	1	
For hog raising	1	
Potable water	1	
To raise standard of living	1	
To buy cooking stoves	1	
To buy kitchen utensils	1	
For vegetable gardens	1	
Community bridges	1	
Productive projects	1	
Cottage industry	1	
Social services to communities	1	
Clinic and medicines	1	
First aid equipment	1	
Educational materials for medical dispensary	1	
Construction of club house	1	
To start a sewing center	4	

*Many associations indicate more than one project for which they need credit.

Two associations indicate they need "any kind of economic assistance".
(These are not included in above chart).

Chart No. 18

PROJECTS FOR WHICH WOMEN'S PRIVATE ASSOCIATIONS
NEED CREDIT

TYPE OF PROJECT FOR WHICH CREDIT IS NEEDED	No. of Requests*	No. of Associations Indicating No Credit Need
Total all women's private associations	20	23
Project not specified for which credit is needed	6	
Scholarships for needy students	3	
To start a poultry business	2	
To build a school	1	
To pay teachers' salaries	3	
For social service projects	1	
To build a community center	1	
To build a club-house	1	
To purchase fabrics for dressmaking	1	
For a potable water project	1	

*Three associations indicated more than one project
for which they need credit.

LIST OF WOMEN'S PUBLIC ASSOCIATIONS
INCLUDED IN THIS SURVEY
AND NUMBER OF MEMBERS

	<u>MEMBERS</u>		
	<u>TOTAL</u>	<u>W</u>	<u>M</u>
Club de Amas de Casa El Rodeo El Rodeo	22	22	-
Club de Amas de Casa de Santa Lucia Santa Lucia	20	20	-
Club de Amas de Casa "El Tule" El Tule	20	20	-
Club de Amas de Casa de Tierra Azul Tierra Azul	15	15	-
<u>CARAZO</u>			
Club de Amas de Casa Los Encuentros Los Encuentros - Santa Teresa	22	22	-
Club de Amas de Casa Las Cruces Las Cruces, Santa Teresa	25	25	-
Club de Amas de Casa Guisquiliapa Guisquiliapa	22	22	-
Club de Amas de Casa "San José de Gracias" Santa Teresa	24	24	-
Club de Amas de Casa "El Rosario" El Rosario	25	25	-
Club de Amas de Casa "Potrerillos" Potrerillos, Santa Teresa	23	23	-
<u>CHINANDEGA</u>			
Club de Amas de Casa "Las Pozas" Las Pozas, Somotillo	25	25	-
Club de Amas de Casa "Palo Grande" Palo Grande, Somotillo	27	27	-

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	<u>MEMBERS</u>	
	<u>TOTAL</u>	<u>W M</u>
Amas de Casa "Palo Grande" Palo Grande, Somotillo	25	25 -
Amas de Casa "Ojo de Agua" Ojo de Agua, Somotillo	25	25 -
Amas de Casa Jiflocuago Jiflocuago, Somotillo	25	25 -
San Luís Colonia Agrícola San Luís - Rancherías	40	40 -
El Progreso El Tololar	27	27 -
Los Lirios Comunidad Los Zanjones	20	20 -
María Auxiliadora Comunidad San Isidro	19	19 -
El Porvenir Comunidad La Bolsa	25	25 -
<u>ESTELI</u>		
"Reina del Hogar" Siapaí, Jicaro	18	18 -
"La Esperanza" La Fragua, Jicaro	20	20 -
"La Felicidad" Muyuca, Jicaro	18	18 -
"El Progreso" Sabana Grande	24	24 -
Club de Amas de Casa El Rosario, Pueblo Nuevo	12	12 -
Club de Amas de Casa El Despoblado	15	15 -

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	TOTAL	MEMBERS	
		W	M
Club de Amas de Casas de Licoroy Licoroy, La Trinidad	10	10	-
Club de Amas de Casa La Palagua, La Palagua, Pueblo Nuevo	21	21	-
Club de Amas de Casa "El Coyolito" El Coyolito	15	15	-
Grupo Cooperador Zapote de Pueblo Nuevo	10	10	-
Club de Amas de Casa Los Rincones, Pueblo Nuevo	15	15	-
Club de Amas de Casa Potrerillos, Condega	15	15	-
<u>G R A N A D A</u>			
Club de Amas de Casa El Collolar	18	18	-
Club de Amas de Casa San Pedro	15	15	-
Club de Amas de Casa La Barranca	18	18	-
Club de Amas de Casa El Capulín # 1	20	20	-
Club de Amas de Casa Colonia San Pedro, Diriá	7	7	-
Club 4-S Colonia San Pedro, Diriá	6	4	2
<u>L E O N</u>			
Club de Amas de Casa "Guadalupe" Las Pilas - Tomasa López	28	28	-
Club de Amas de Casa "San Martín" San Martín, Eufemia Membreño	40	40	-

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	TOTAL	MEMBERS	
		W	M
Club de San Ramón Tololos El Sauce, Ma. Elsa Reyes de Reyes	24	24	-
Club de Amas de Casa "La Esperanza" Sabana Grande - Lorenza Reyes	38	38	-
Club de Amas de Casa "El Jicarito" Telica	30	30	-
Club de Amas de Casa "El Piñuelar" Larreynaga	23	23	-
Club de Amas de Casa "El Hatillo" Telica	28	28	-
Club de Amas de Casa "San Jacinto" Telica	32	32	-
<u>M A D R I Z</u>			
Club de Amas de Casa Moropoto	30	30	-
Club de Amas de Casa El Porcal	36	36	-
Club de Amas de Casa Miquilse	36	36	-
<u>M A N A G U A</u>			
Asociación de Visitadoras y Auxiliares de Enfermería en Salud Pública de Nicaragua Centro de Salud Hope - Barrio San Luis	170	167	3
Club de Amas de Casa San Benito - Administración IAN	28	28	-
Club de Amas de Casa Colonia Los Laureles - Tipitapa	38	38	-
Comité de Clínica Colonia Los Laureles - Tipitapa	3	3	-
Club de Amas de Casa La Borgoña, Ticuantepe	5	5	-
Club de Amas de Casa Galilea	4	4	-
Comité de Salud OPEN #3 - Zona 6 M - No. 8	27	25	2

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	MEMBERS		
	TOTAL	W	M
Asociación de Vecinos Centro Comunal JNAPS - Américas # 2	90	78	12
Comité de Sanidad y Primeros Auxilios Centro Comunal JNAPS - Américas # 2	75	60	15
Escuela de Costura, Corte y Confección Centro Comunal Las Américas # 2	39	39	-
Barrio La Calera Frente a la Escuela Nacional de Agricult	8	8	-
Cooperativa Américas Unidas, R. L. Sucursal Las Sabanas - Banco Popular	566	424	142
Cooperativa de Abastecimiento de Ropa, Cine México, 2 c. arriba y 1 c. al lago	412	312	100
Cooperativa Popular de Comerciantes de Managua, R. L. Cine México, 2 c. arriba y 1 al lago	700	525	175
<u>M A S A Y A</u>			
Club de Amas de Casa "La Curva" Comunidad La Curva	22	22	-
Club de Amas de Casa "San José" Comunidad San José	22	22-	-
Club de Amas de Casa de Rodeo Martínez Comunidad Rodeo Martínez	25	25	-
Club de Amas de Casa "El Portillo" Comunidad El Portillo	42	42	-
Club de Amas de Casa "El Sacuanjoche" Pilas Occidentales	16	16	-
Unión de Hermanas El Comején	20	20	-
Vamos Adelante La Ceibita	30	30	-
Club de Costura "El Hatillo" Carretera Laguna de Apoyo	10	10	-

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	<u>MEMBERS</u>		
	<u>TOTAL</u>	<u>W</u>	<u>M</u>
<u>M A T A G A L P A</u>			
Club de Amas de Casa Susulf	20	20	-
Club de Amas de Casa Samulali	37	37	-
Club de Amas de Casa Dulce Nombre	20	20	-
Grupo de Mujeres de Guadalupe Guadalupe, Municipio de San Ramón	10	10	-
Club de Amas de Ocalca Ocalca, Municipio de Matagalpa	12	12	-
Club de Amas de Casa El Corozo, Municipio de San Dionisio	7	7	-
El Diamante Payacuca, Municipio de Terrabona	9	9	-
Club de Mujeres del Horno El Horno, Municipio de Matagalpa	9	9	-
<u>NUEVA SEGOVIA</u>			
Club de Amas de Casa "La Fraternidad" Comunidad El Trapiche, Municipio de Jalapa	16	16	-
Club de Amas de Casa "Santa Barbara" Comunidad Santa Barbara, Municipio de Jalapa	15	15	-
Club de Amas de Casa Comunidad Tastasli, Municipio de Jalapa	19	19	-
Club de Amas de Casa "El Limón" Comunidad El Limón, Municipio de Jalapa	14	14	-
<u>R I V A S</u>			
El Progreso Chaculapa	24	24	-
San Antonio Cabcalata	24	24	-

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	<u>MEMBERS</u>		
	<u>TOTAL</u>	<u>W</u>	<u>M</u>
Maria Auxiliadora Apompuá, Potosí	18	18	-
Club de Amas de Casa Los Cerros	18	18	-
Muriel Martínez Guerra Jocomico, Belén	20	20	-
María Adelina Aguilar Pueblo Nuevo	16	16	-
<u>Z E LA Y A</u>			
Campo Uno Campo Uno, Siuna	11	11	-
Negro Was Negro Was, Siuna	9	9	
Club "La Unión" Yaoya, Siuna	13	13	-
El Progreso Mongallo, Siuna	11	11	-
Club Reina del Hogar Siuna	22	22	-
Club de Amas de Casa Banacruz Comunidad Banacruz, Rosita	13	13	-
Club de Amas de Casa de Sunsín Comunidad de Sunsín, Rosita	16	16	-
Club de Amas de Casa Progreso Rosita	39	39	-
Club de Amas de Casa de Bambanita Comunidad Bambanita, Rosita	15	15	-
Club de Amas de Casa San San Was San San Was, Rosita	24	24	-
Club de Amas de Casa Colonia Tasba Pain - Proyecto Tasba Raya	30	30	

	<u>TOTAL</u>	<u>MEMBERS</u> <u>W</u>	<u>M</u>
Club de Amas de Casa Colonia Wisconsin- Proyecto Tasba Raya	55	55	-
Club de Amas de Casa Colonia Santa Clara - Proyecto Tasba Raya	60	60	-
Club de Amas de Casa Colonia Dos Bocas - Proyecto Tasba Raya	30	30	-
Club de Amas de Casa Colonia Francia Sirpi - Proyecto Tasba Raya	80	80	-

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LIST OF WOMEN'S PRIVATE ASSOCIATIONS
INCLUDED IN THIS SURVEY

	TOTAL	MEMBERS	
		W	M
<u>CARAZO</u>			
Club de Amas de Casa Las Mercedes, Diriomo	18	18	-
Club Juvenil Las Mercedes, Diriomo	18	18	-
<u>CHINANDEGA</u>			
Organización San Benito Chichigalpa	9	6	3
Cooperativa de Ahorro y Crédito Candelaria, R.L. Chichigalpa	265	223	42
<u>CHONTALES</u>			
Avances, R. L. Juigalpa	201	103	98
Cooperativa de Ahorro y Crédito Juigalpa, R.L. De Telcor 1/2 c. Al Norte Juigalpa	268	136	132
<u>G R A N A D A</u>			
Club de Amas de Casa El Coyolar, Diriomo	35	35	-
Club de Amas de Casa Palo Quemado, Diriomo	25	25	-
Club de Amas de Casa El Pochotillo, Diriomo	23	23	-
<u>LEON</u>			
Cooperativa de Ahorro y Crédito El Sauce, R.L. El Sauce	160	95	65
<u>MANAGUA</u>			
Cuerpo de Damas Voluntarias de la Cruz Roja Nicaraguense Apartado Postal No. 3279	900	900	-

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	<u>MEMBERS</u>		
	<u>TOTAL</u>	<u>W</u>	<u>M</u>
Federación Nacional de Muchachas Guías de Nicaragua Apdo. Postal 1089 - Tel. 8-1636	220	220	-
Asociación de Esposas de Ingenieros y Arquitectos Apdo. No. 5310	133	133	-
Club de Jardinería de Nicaragua (Garden Club) Apdo. Postal No. 2986	290	290	-
Comité Nicaraguense de Cooperación a la Comisión Interamericana de Mujeres 9a. Calle SO entre 3a. y 4a Avenidas	120	120	-
Asociación de esposas de Químicos y Farmacéuticos Farmacia La Salud - Altamira D'Este #762	50	50	-
Comité de Damas Leonas de Managua Apdo. Postal No. 4313	80	80	-
Asociación Mundial de Mujeres Periodistas y Escritoras - Filial de Nicaragua Apdo. Postal No. 1781	20	20	-
Comité Coordinador de Asociaciones Voluntarias Colonial Los Robles - IV Etapa Del Hotel Colón, 2 c. al Sur Apdo. Postal 4060	30	30	-
Organización Cívica Nicaraguense de Ciudadanas Apdo. Postal No. 989	27	27	-
Club de Flores y Jardinería Apdo. Postal 4717	160	160	-
Club de Damas Matagalpinas Altamira D'Este II Etapa No. 411	86	86	-
Asociación de Enfermeras Nicaraguenses	608	605	3
Asociación de Esposas de Abogados Apdo. Postal 5057	210	210	-
Grupo de Mujeres del Barrio OPEN No. 1 Barrio Open No. 1 - Carretera a Jiloá	19	19	-

(Continúa en la página siguiente)

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	<u>MEMBERS</u>		
	<u>TOTAL</u>	<u>W</u>	<u>M</u>
Grupo de Amas de Casa del Barrio OPEN No. 2 Barrio OPEN No. 2 - Carretera a Jilóá	25	25	-
Grupo de Amas de Casa del Barrio OPEN no. 3 Barrio OPEN No. 3 - Zona 5	25	25	-
Grupo de Amas de Casa - III Etapa Reparto Schick III Etapa - Reparto Schick	22	22	-
Grupo de Amas de Casa de la IV Etapa Reparto Schick IV Etapa Reparto Schick	28	28	-
Cooperativa de Ahorro y Crédito La Paz Centro, R.L. La Paz Centro	224	124	100
Cooperativa de Ahorro y Crédito PERIFERICO, R.L. Mercado Periférico	125	98	27
Mesa Redonda Panamericana 10a. Ave. SE entre 14 y 15 Calle SE	150	150	-
<u>MASAYA</u>			
Cooperativa de Ahorro y Crédito San Jerónimo, R.L. Mercado Central	178	148	30
<u>RIVAS</u>			
Cooperativa Raúl Barrios Torres, R.L. Farmacia Los Angeles, 1/2 c. Al Sur	173	91	82
<u>ZELAYA</u>			
Kings Daughters Land a Hand Circle Puerto Cabezas	26	26	-
Ladies Club Puerto Cabezas	52	52	-
Ever Ready Circle of Kings Daughters Iglesia Morava, Puerto Cabezas	33	33	-
Grupo Social de las Mujeres Cristianas Bilwaskarma	31	25	6
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	<u>MEMBERS</u>		
	<u>TOTAL</u>	<u>W</u>	<u>M</u>
Amas de Casa de Sandy Bay Sandy Bay Norte	101	100	1
Amas de Casa de Haulover Haulover, Puerto Cabezas	28	28	-